

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THERESA M. JACOBS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-23487 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/19/2016 and confirmed on 10/31/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,412.51
Less Refunds to Debtor	2,456.49	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>94,956.02</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,679.73	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,179.73</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PRINCIPAL BANK	0.00	18,534.24	0.00	18,534.24
	Acct: 0004				
	US BANK NA	0.00	43,188.42	0.00	43,188.42
	Acct: 0260				
	PRINCIPAL BANK	303.84	303.84	0.00	303.84
	Acct: 0004				
	US BANK NA	47.35	47.35	0.00	47.35
	Acct: 0260				
	CANONSBURG BOROUGH-GARBAGE	38.39	38.39	13.12	51.51
	Acct: 0800				
	AMERICREDIT FINANCIAL SVCS INC DBA	12,794.82	12,794.82	1,368.26	14,163.08
	Acct: 4818				
					<b>76,288.44</b>

Priority					
	AMY L ZEMA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	THERESA M. JACOBS	0.00	0.00	0.00	0.00
	Acct:				
	THERESA M. JACOBS	2,456.49	2,456.49	0.00	0.00
	Acct:				
	AMY L ZEMA ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	1,594.11	1,594.11	0.00	1,594.11
	Acct: 7226				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXXX-JAD				
					<b>1,904.11</b>

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC	619.56	99.15	0.00	99.15
	Acct: 0538				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2427				
	QUANTUM3 GROUP LLC AGNT - COMENI	671.80	107.51	0.00	107.51

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4003				
	QUANTUM3 GROUP LLC AGNT - COMENI	271.43	43.44	0.00	43.44
	Acct: 9031				
	DISCOVER BANK(*)	7,546.32	1,207.72	0.00	1,207.72
	Acct: 0522				
	UNITED STATES DEPARTMENT OF EDUC	33,986.47	5,439.22	0.00	5,439.22
	Acct: 7226				
	PNC BANK NA	2,537.82	406.16	0.00	406.16
	Acct: 8433				
	PNC BANK NA	3,406.26	545.14	0.00	545.14
	Acct: 0707				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 4014				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7041				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4827				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6228				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2444				
	TD BANK USA NA**	1,300.40	208.12	0.00	208.12
	Acct: 9342				
	TD BANK USA NA**	326.36	52.23	0.00	52.23
	Acct: 1990				
	INTERNAL REVENUE SERVICE*	16.79	2.69	0.00	2.69
	Acct: 7226				
	MIDLAND FUNDING LLC	248.83	39.83	0.00	39.83
	Acct: 7322				
	MIDLAND FUNDING LLC	304.37	48.71	0.00	48.71
	Acct: 1293				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,398.26	383.82	0.00	383.82
	Acct: 2060				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 2060				
	ALDRIDGE PITE LLP	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ASSOCIATED RECOVERY SYSTEMS	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK**	0.00	0.00	0.00	0.00
	Acct:				
	FMS INC	0.00	0.00	0.00	0.00
	Acct:				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF JUSTICE (USAO)	0.00	0.00	0.00	0.00
	Acct:				
					8,583.74

TOTAL PAID TO CREDITORS

86,776.29

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TOTAL CLAIMED	
PRIORITY	1,904.11
SECURED	13,184.40
UNSECURED	53,634.67

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:  
THERESA M. JACOBS  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
  
vs.  
No Repondents.

Case No.:16-23487 JAD  
  
Chapter 13  
  
Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Theresa M. Jacobs  
Debtor

Case No. 16-23487-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 29, 2021

User: jfur  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:

Recip ID	Recipient Name and Address
db	+ Theresa M. Jacobs, 126 Woodcrest Drive, Canonsburg, PA 15317-3851
cr	+ NATIONSTAR MORTGAGE, LLC, c/o Aldridge Pite LLP, Attn: Jamie D. Hanawalt, 4375 Jutland Dr., Ste. 200, P.O. Box 17933 San Diego, CA 92177-7921
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway #425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ U.S. Bank National Association, P.O. Box 9013, Addison, TX 75001-9013
14319590	+ Borough of Canonsburg, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14291705	+ FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
14291706	+ GLESI/US Department of Education, PO Box 7860, Madison, WI 53707-7860
14291708	+ I.C. Systems, PO Box 64437, Saint Paul, MN 55164-0437
14291710	Nationstar Mortgage, PO Box 199111, Dallas, TX 75219
14291712	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14316909	+ Principal Bank, Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9096
14291717	+ TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
14291718	+ TDBank/Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440
14291719	U.S. Bank Home Mortgage, PO Box 200005, Owensboro, KY 42304
14309077	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14291720	+ United States Attorney's Office, Western District of Pennsylvania, United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 29 2021 23:32:58	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14315338	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 29 2021 23:24:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14291698	+ Email/Text: legal@arsnational.com	Oct 29 2021 23:24:00	ARS National Services, PO Box 469046, Escondido, CA 92046-9046
14297493	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 29 2021 23:24:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14291699	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2021 23:32:45	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14303677	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2021 23:32:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14291701	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 29 2021 23:24:00	Commenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
14291702	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 29 2021 23:24:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14291703	Email/Text: mrdiscen@discover.com		

District/off: 0315-2

User: jfur

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		Oct 29 2021 23:24:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14291704	+ Email/Text: BKRMailOps@weltman.com	Oct 29 2021 23:24:00	Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Avenue, Pittsburgh, PA 15219-1826
14295276	Email/Text: mrdiscen@discover.com	Oct 29 2021 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14291707	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 29 2021 23:24:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14291709	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 29 2021 23:24:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14291700	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 29 2021 23:32:56	Chase Bank USA, PO Box 15298, Wilmington, 40 19850
14337444	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 29 2021 23:24:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14337306	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14291711	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14350155	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2021 23:32:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14318833	Email/Text: bnc-quantum@quantum3group.com	Oct 29 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14292238	Email/PDF: rmscedi@recoverycorp.com	Oct 29 2021 23:32:45	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14291713	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:44	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14291714	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	SYNCB/Gap, PO Box 965036, Orlando, FL 32896-5036
14291715	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
14291716	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:56	SYNCB/TJ Maxx, PO Box 965036, Orlando, FL 32896-5036
14351631	+ Email/Text: bncmail@w-legal.com	Oct 29 2021 23:24:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14341573	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 29 2021 23:24:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Canonsburg
cr		Principal Bank
cr	*+	Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14317532	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: jfur

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Date Rcvd: Oct 29, 2021

Form ID: pdf900

Total Noticed: 44

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Theresa M. Jacobs amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Principal Bank bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5